

**Information to identify the case:**

Debtor 1	Joseph A Zitelli	Social Security number or ITIN xxx-xx-9233
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Donna M Zitelli	Social Security number or ITIN xxx-xx-0494
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 5/12/20
Case number: 20-21499-JAD		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Joseph A Zitelli	Donna M Zitelli
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2916 Leechburg Rd Lower Burrell, PA 15068	2916 Leechburg Rd Lower Burrell, PA 15068
<b>4. Debtor's attorney</b> Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000  Email: julie.steidl@steidl-steinberg.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: cmecf@chapter13trusteeewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 5/18/20

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>June 29, 2020 at 03:00 PM</b>	<b>Location:</b> remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a> , <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 8/28/20 <b>Filing deadline:</b> 7/21/20 <b>Filing deadline:</b> 11/9/20
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Joseph A Zitelli  
 Donna M Zitelli  
 Debtors

Case No. 20-21499-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: May 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2020.

db/jdb	+Joseph A Zitelli, Donna M Zitelli, 2916 Leechburg Rd, Lower Burrell, PA 15068-3238
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15240755	+Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15240768	+Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15240781	Quicken Loans, Inc., PO Box 6577, Carol Stream, IL 60197-6577
15240782	Syncb/walmart, PO Box 71087, Charlotte, NC 28272-1087

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: julie.steidl@steidl-steinberg.com May 19 2020 03:34:32 Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2020 03:35:01 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov May 19 2020 03:35:09 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+EDI: PRA.COM May 19 2020 06:58:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15240756	E-mail/Text: bdsupport@creditmanagementcompany.com May 19 2020 03:35:21 Allegheny Valley Hospital, c/o Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15240758	+EDI: GMACFS.COM May 19 2020 06:58:00 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15240757	+EDI: GMACFS.COM May 19 2020 06:58:00 Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15240760	+EDI: TSYS2.COM May 19 2020 06:58:00 Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15240759	+EDI: TSYS2.COM May 19 2020 06:58:00 Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15240761	+EDI: CAPITALONE.COM May 19 2020 06:58:00 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15240763	+EDI: CAPITALONE.COM May 19 2020 06:58:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15240766	+EDI: CITICORP.COM May 19 2020 06:58:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15240765	+EDI: CITICORP.COM May 19 2020 06:58:00 Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15240767	+E-mail/Text: mediamanagers@clientservices.com May 19 2020 03:34:40 Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
15240769	+E-mail/Text: bankruptcy@firstenergycorp.com May 19 2020 03:35:12 Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15240771	+EDI: WFNNB.COM May 19 2020 06:58:00 Comenity Bank/Abarcormbie, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15240770	+EDI: WFNNB.COM May 19 2020 06:58:00 Comenity Bank/Abarcormbie, Po Box 182789, Columbus, OH 43218-2789
15240772	+EDI: WFNNB.COM May 19 2020 06:58:00 Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15240773	+EDI: WFNNB.COM May 19 2020 06:58:00 Comenitycapital/Big Lots, Po Box 182120, Columbus, OH 43218-2120
15240774	E-mail/Text: bk@freedomfinancialnetwork.com May 19 2020 03:34:37 Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402
15240775	E-mail/Text: bk@freedomfinancialnetwork.com May 19 2020 03:34:37 Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
15240776	EDI: RMSC.COM May 19 2020 06:58:00 JCPenney, PO Box 960090, Orlando, FL 32896-0090
15240777	+E-mail/Text: bncnotices@becket-lee.com May 19 2020 03:34:45 Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15240778	+E-mail/Text: bncnotices@becket-lee.com May 19 2020 03:34:45 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15240779	EDI: RMSC.COM May 19 2020 06:58:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
15240780	+E-mail/Text: bankruptcyteam@quickenloans.com May 19 2020 03:35:20 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
15241322	+EDI: RMSC.COM May 19 2020 06:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15240784	+EDI: RMSC.COM May 19 2020 06:58:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064
15240783	+EDI: RMSC.COM May 19 2020 06:58:00 Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15240787	+EDI: RMSC.COM May 19 2020 06:58:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15240785	+EDI: RMSC.COM May 19 2020 06:58:00 Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001

District/off: 0315-2

User: nsha  
Form ID: 309I

Page 2 of 2  
Total Noticed: 41

Date Rcvd: May 18, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

15240790 +EDI: RMSC.COM May 19 2020 06:58:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
15240789 +EDI: RMSC.COM May 19 2020 06:58:00 Synchrony Bank/Lowes, Po Box 956005,  
Orlando, FL 32896-0001  
15240792 +EDI: WTRRNBNK.COM May 19 2020 06:58:00 Target, c/o Financial & Retail Srvs,  
Mailstop BT POB 9475, Minneapolis, MN 55440-9475  
15240791 +EDI: WTRRNBNK.COM May 19 2020 06:58:00 Target, Po Box 673, Minneapolis, MN 55440-0673  
TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

15240762\* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
15240764\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
15240788\* +Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064  
15240786\* +Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001  
TOTALS: 0, \* 4, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2020 at the address(es) listed below:

Kenneth Steidl on behalf of Debtor Joseph A Zitelli julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Kenneth Steidl on behalf of Joint Debtor Donna M Zitelli julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4